At page 81, line 22, after "Term" insert --of--.

At page 85, line 11, delete "for the estate".

At page 87, line 17, delete "of or" and there insert --of--.

At page 88, line 12, change "with" to --and--.

n.e. Replace pages 90-439 with the substitute specification enclosed herewith.

B.   In The Claims

Please amend the following claims 1 and 29:

1.(Once Amended)   A method for making financial documentation having a computed market-based valuation for at least one component temporally decomposed from property, the method including:

controlling a digital electrical computer processor to manipulate electrical signals to make a document corresponding to one of at least two components temporally decomposed from property in separating term and remainder interests for the property and in accordance with terms in the document, and the document is made by steps including storing electrical signals representing some corresponding text in memory accessed by the computer and printing the document at a printer device operably connected to the computer; and inserting a corresponding computed market-based valuation, including taxation[but not reflecting a naked], said term interest not consisting of a lease, on the document to make the financial documentation having the computed market-based valuation.

29.(Once Amended)   A method for making financial documentation having a computed market-based valuation for at least one component from property, the financial documentation being made by steps including:

controlling a digital electrical computer processor to manipulate electrical signals computing a market-based valuation for the at least one component from property, wherein, the property is from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities, the market-based valuation reflecting at least one from a group consisting of expected returns under [various] performance scenarios, [the] price, and [various] quantitative descriptions of risk, as part of a financial analysis output;

receiving at least some of the financial analysis output as input to a second digital electrical computer having a programmed processor, the second digital electrical computer storing the at least some of the financial output in memory accessible to the

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